

United States Bankruptcy Court
District of South DakotaIn re:
James Andrew Cool
Heather Kristin Cool
DebtorsCase No. 11-40276-CLN
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0869-4

User: ckram
Form ID: b9aPage 1 of 2
Total Noticed: 50

Date Rcvd: Apr 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2011.

db/db +James Andrew Cool, Heather Kristin Cool, 3212 South Holbrook Avenue,
Sioux Falls, SD 57106-3005

aty Randall B. Blake, 505 W. 9th St., Sioux Falls, SD 57104-3668

1057006 +AAA Collections, Inc., P.O. Box 881, Sioux Falls, SD 57101-0881

1057008 +AFNI, P.O. Box 223721, Dallas, TX 75222-3721

1057007 +Accounts Management Inc., P.O. Box 1843, Sioux Falls, SD 57101-1843

1057011 Avera McKennan Hospital, Billing Dept., P.O. Box 9191, Minneapolis, MN 55480-9191

1057012 +Avera University Psychiatric Assoc., P.O. Box 86370, Sioux Falls, SD 57118-6370

1057013 +Barclay's Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803

1057015 +Breit Law Office, 606 East Tan Tara Circle, Sioux Falls, SD 57108-4686

1057017 +Clients Services, Inc., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816

1057018 Credit Collections Bureau, P.O. Box 90508, Sioux Falls, SD 57109-0508

1057019 +Creditors Interchange, 80 Holtz Dr., Buffalo, NY 14225-1470

1057020 +Curtis O. Barnes, PC, P.O. Box 3190, Anaheim, CA 92803-3190

1057023 +Enhanced Recovery Corp., 8014 Bayberry Road, Jacksonville, FL 32256-7412

1057024 +Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256

1057025 +Experian/Information Solutions, Attn: Dispute Department, P.O. Box 2002,
Allen, TX 75013-2002

1057028 +Home Federal Savings Bank, P.O. Box 5000, Sioux Falls, SD 57117-5000

1057029 +IC System, Inc., P.O. Box 64378, St. Paul, MN 55164-0378

1057030 +JC Christensen & Assoc., P.O. Box 519, Sauk Rapids, MN 56379-0519

1057032 +Leading Edge Recovery Solutions, 5440 N. Cumberland Ave., # 300, Chicago, IL 60656-1486

1057038 +MRS Associates, Inc., 1930 Olney Ave., Cherry Hill, NJ 08003-2016

1057035 +Mercantile Adjustment, P.O. Box 9016, Williamsville, NY 14231-9016

1057036 +Midcontinent, P.O. Box 5010, Sioux Falls, SD 57117-5010

1057039 +NCC Business Services, Inc., 3733 University Blvd. W, Suite 300, Jacksonville, FL 32217-2103

1057040 +NCO Financial Systems, P.O. Box 15630, Wilmington, DE 19850-5630

1057045 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recoveries, P.O. Box 12903, Norfolk, VA 23541)

1057041 +Penn Credit Corp., P.O. Box 988, Harrisburg, PA 17108-0988

1057042 +Pentagroup Financial, 5959 Corporate Dr., Houston, TX 77036-2302

1057043 +Planned Parenthood, 1965 Ford Parkway, St. Paul, MN 55116-1996

1057046 +Protocol Recovery Service, 509 Mercer Ave., Panama City, FL 32401-2631

1057047 +Redline Recovery Service, 11675 Rainwater Dr., Suite 350, Alpharetta, GA 30009-8693

1057048 Sanford Health, P.O. Box 5074, Sioux Falls, SD 57117-5074

1057050 +Sears, P.O. Box 6275, Sioux Falls, SD 57117-6275

1057051 +Trans Union Corp., Attn: Dispute Department, P.O. Box 1000, Chester, PA 19016-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BLAPIERCE.COM Apr 20 2011 20:28:00 Lee Ann Pierce, Trustee, PO Box 524,
Brookings, SD 57006-0524

ust E-mail/Text: ustpregion12.sx.ecf@usdoj.gov Apr 20 2011 20:23:54 Bruce J. Gering,
314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462

1057009 +EDI: ACCE.COM Apr 20 2011 20:28:00 Asset Acceptance, P.O. Box 2041, Warren, MI 48090-2041

1057010 +EDI: ARSN.COM Apr 20 2011 20:28:00 Associated Recovery Systems, P.O. Box 469046,
Escondido, CA 92046-9046

1057014 +EDI: HFC.COM Apr 20 2011 20:28:00 Best Buy Co., Inc., Bankruptcy Dept., P.O. Box 5263,
Carol Stream, IL 60197-5263

1057016 EDI: CAPITALONE.COM Apr 20 2011 20:28:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285

1057021 +EDI: RCSDELL.COM Apr 20 2011 20:28:00 Dell Financial Services, P.O. Box 6403,
Carol Stream, IL 60197-6403

1057022 +EDI: ESSL.COM Apr 20 2011 20:28:00 Dish Network, P.O. Box 7203, Pasadena, CA 91109-7303

1057026 +EDI: RMSC.COM Apr 20 2011 20:28:00 GEMB/Walmart, P.O. Box 981400, El Paso, TX 79998-1400

1057031 +EDI: CHASE.COM Apr 20 2011 20:28:00 JP Morgan Chase, P.O. Box 15298,
Wilmington, DE 19850-5298

1057034 +EDI: MID8.COM Apr 20 2011 20:28:00 MCM, Dept. 12421, P.O. Box 603, Oaks, PA 19456-0603

1057033 +Fax: 605-322-4910 Apr 20 2011 20:36:54 McGreevy Clinic, P.O. Box 86430,
Sioux Falls, SD 57118-6430

1057037 +EDI: MID8.COM Apr 20 2011 20:28:00 Midland Funding, 8875 Aero Dr., Suite 200,
San Diego, CA 92123-2255

1057044 +EDI: PHINPLAZA.COM Apr 20 2011 20:28:00 Plaza Associates, P.O. Box 18008,
Hauppauge, NY 11788-8808

1057049 +E-mail/PDF: SLEBN@sanfordhealth.org Apr 20 2011 21:57:20 Sanford Laboratories,
P.O. Box 5056, Sioux Falls, SD 57117-5056

1057052 +EDI: URSI.COM Apr 20 2011 20:28:00 United Recovery Systems, Inc., P.O. Box 722929,
Houston, TX 77272-2929

TOTAL: 16

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

1057027 ##+Home Depot, P.O. Box 689100, Des Moines, IA 50368-9100

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

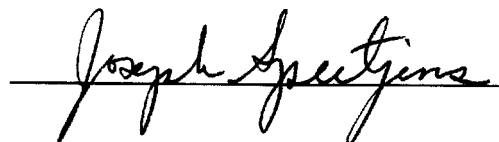
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **11-40276**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/19/11 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s): James Andrew Cool 3212 South Holbrook Avenue Sioux Falls, SD 57106		Heather Kristin Cool dba Heather Cool Daycare 3212 South Holbrook Avenue Sioux Falls, SD 57106	
Case Number: 11-40276		Social Security/Taxpayer ID Numbers: xxx-xx-8330 xxx-xx-9615	
Attorney for Debtor(s): Randall B. Blake 505 W. 9th St. Sioux Falls, SD 57104-3668 Telephone number: 605-336-8980		Bankruptcy Trustee: Lee Ann Pierce Trustee PO Box 524 Brookings, SD 57006-0524 Telephone number: 605-692-9415	

Meeting of Creditors:

Date: **May 27, 2011** Time: **04:00 PM** Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts: 7/26/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 400 S. Phillips Ave., Room 104 Sioux Falls, SD 57104-6851 Telephone number: 605-357-2400 www.sdb.uscourts.gov		For the Court: Frederick M. Entwistle Clerk of the Bankruptcy Court	
Hours Open: Monday – Friday 8:00 AM – 5:00 PM		Date: 4/20/11	

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) <i>or</i> to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —